

Claim Amendments

1. (cancelled)
2. (original) Financial instrument image and data exchange method, comprising:

within a variable group of financial institutions, capturing at respective sites digital images and digital data records for financial instruments processed at the respective sites; and,

exchanging, through a computer system communicating with the respective sites and in real time with capturing the digital images and digital data records, the digital images and digital data records with respective ones of the financial institutions identified in the digital data records.
3. (original) Financial instrument image and data exchange method, comprising:

capturing at a first time financial instrument image signals and raw data signals as the financial instrument image signals and raw data signals are created at a financial instrument processing site for a first financial institution; and

transmitting, at a second time subsequent to but concurrent with the first time, the captured financial instrument image signals and raw data signals through an image exchange computer network connected to the financial instrument processing site for the first financial institution and a financial instrument processing site for a second financial institution such that real time image exchange at capture is provided between the first and second financial institutions.
4. (original) A method as defined in claim 3, wherein capturing includes storing the financial instrument image signals and raw data signals in a computer of the image exchange

computer network, the computer connected to receive from the financial instrument processing site for the first financial institution, as the financial instrument image signals and raw data signals, signals responsive to outputs of a MICR reader and an optical scanner of the financial instrument processing site for the first financial institution.

5. (original) A method as defined in claim 4, wherein transmitting includes sending the stored financial instrument image signals and raw data signals to a central computer of the image exchange computer network, detecting the identity of the second financial institution in the raw data signals sent to the central computer, and sending the signals to a further computer of the image exchange computer network in communication with the identified second financial institution.

6. (original) A method as defined in claim 3, wherein transmitting includes sending the financial instrument image signals and raw data signals to a central computer of the image exchange computer network, detecting the identity of the second financial institution in the raw data signals sent to the central computer, and sending the signals to a computer of the image exchange computer network in communication with the identified second financial institution.

7. (cancelled)

8. (cancelled)

9. (cancelled)

10. (cancelled)

11. (cancelled)

12. (cancelled)

13. (original) Financial instrument image and data exchange method, comprising:
processing financial instruments received by a depositing financial institution,
including: creating respective digital images and related raw data records from information
encoded on the respective financial instruments, determining which raw data records identify
paying financial institutions such that the respective financial instruments for which paying
financial institutions are identified are real-time exchange eligible instruments, and correcting
respective raw data records;

electronically real-time copying to a central exchange server the respective digital
images and related raw data records for the real-time exchange eligible instruments;

for each electronically copied digital image and related raw data record,
determining in the central exchange server the identity of the respective paying financial
institution and electronically copying the respective digital image and raw data record to a client
exchange server for that paying financial institution;

transmitting corrected raw data records to the central exchange server, and from
the central exchange server to the client exchange server for the respective paying financial
institution identified in a respective corrected data record; and

copying each digital image and the related corrected data record from the client
exchange server for the respective paying financial institution to an item processing system for
that paying financial institution such that the item processing system responds thereto as if the
original processing of the respective financial instruments for that paying financial institution
had occurred in the item processing system for that paying financial institution.

14. (original) A method as defined in claim 13, wherein creating respective digital

images and related raw data records includes processing checks through a check sorter of an item processing system for the depositing financial institution, including processing checks through a MICR line reader of the check sorter and through an optical scanner of the check sorter.

15. (original) A method as defined in claim 14, wherein electronically real-time copying to a central exchange server includes communicating to the central exchange server digital signals responsive to output from the MICR line reader and the optical scanner.

16. (cancelled)

17. (cancelled)

18. (previously presented) Financial instrument capture emulation method, comprising providing to an item processing system for a receiving financial institution, in response to and concurrently with processing a financial instrument in an item processing system for a sending financial institution, a digital image of and a digital data record for the financial instrument, including providing the digital image and the digital data record in a form for the item processing system for the receiving financial institution such that the item processing system for the receiving financial institution processes the provided digital image and digital data record as if originally captured in the item processing system for the receiving financial institution.

19. (original) A method as defined in claim 18, wherein the financial instrument is a bank check processed through a check sorter of the item processing system for the sending financial institution.

20. (original) A method as defined in claim 19, wherein providing the digital image

and digital data record to the item processing system for the receiving financial institution further includes communicating copies of signals from the check sorter through an image exchange computer network connected to the item processing system for the sending financial institution and the item processing system for the receiving financial institution.

21. (original) A method as defined in claim 18, wherein providing the digital image and digital data record to the item processing system for the receiving financial institution further includes communicating signals defining the digital image and digital data record through an image exchange computer network connected to the item processing system for the sending financial institution and the item processing system for the receiving financial institution.

22. (cancelled)

23. (currently amended) An image exchange system for financial instruments, comprising:

at least three a plurality of financial institution item processing systems, each having a sorter that receives tangible financial instruments and provides received tangible financial instruments to MICR detecting equipment and optical imaging equipment of the sorter;

at least three a plurality of client image exchange servers, each connected by a respective communication link to obtain data and image signals responsive to the MICR detecting equipment and optical imaging equipment of at least one of the financial institution item processing systems; and

a central image exchange server connected to the client image exchange servers such that the central image exchange server mediates real-time transfers of at least image signals between respective ones of the client image exchange servers.

24. (cancelled)